

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
21 April 2005 (21.04.2005)

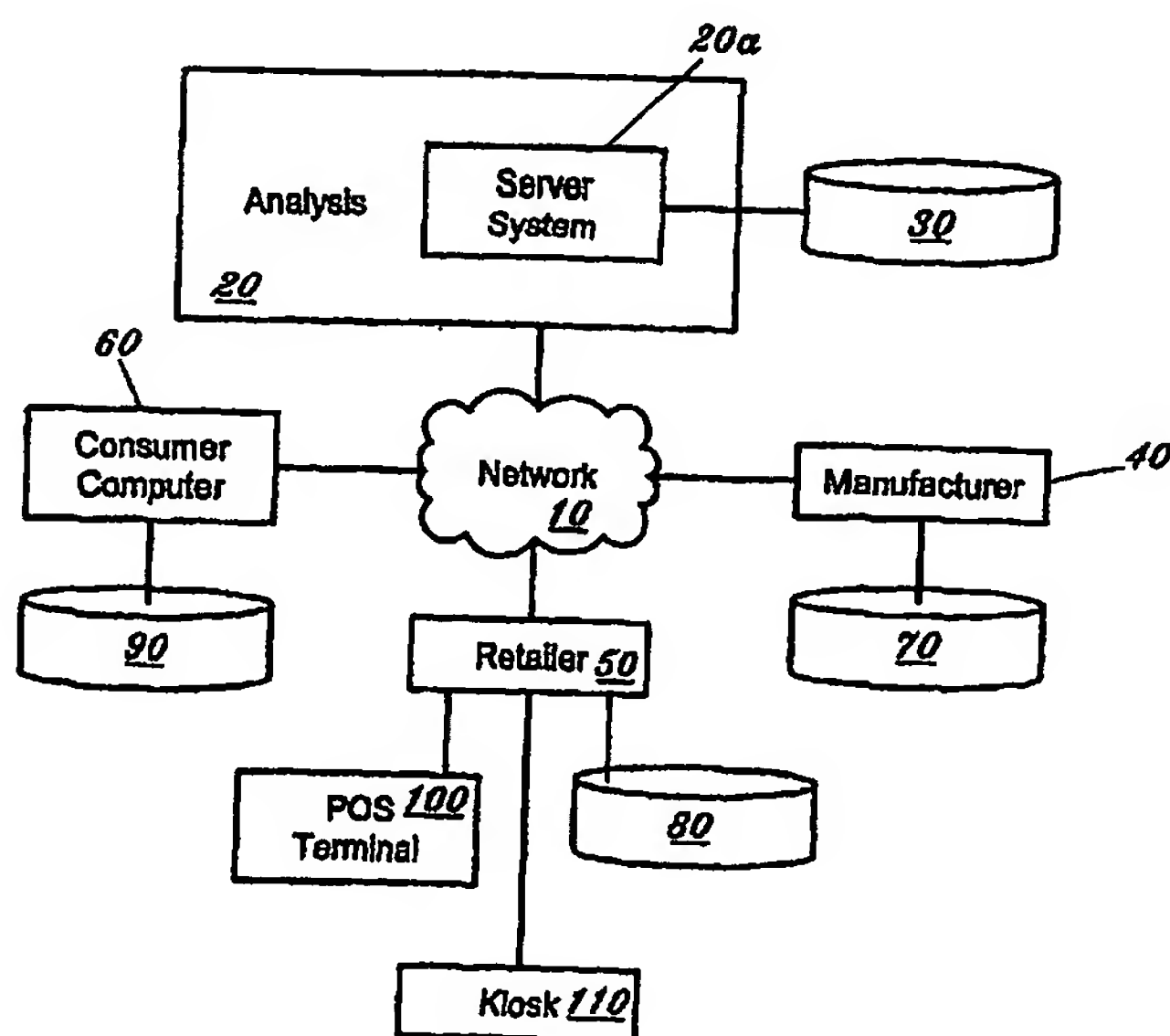
PCT

(10) International Publication Number
WO 2005/036319 A2

- (51) International Patent Classification⁷: **G06F**
- (21) International Application Number:
PCT/US2004/026736
- (22) International Filing Date:
13 September 2004 (13.09.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/503,877 22 September 2003 (22.09.2003) US
- (71) Applicant (for all designated States except US):
CATALINA MARKETING INTERNATIONAL, INC. [US/US]; 200 Carillon Parkway, St. Petersburg, FL 33716 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **CARR, Ryan** [US/US]; 3 East Sandstone Court, South Elgin, IL 60177 (US). **DAVIS, Mark** [US/US]; 3170 Shoreline Drive, Clearwater, FL 33760 (US). **KATZ, Gary, M.** [US/US]; 3128 Hemlock Lane, Northbrook, IL 60062 (US).
- (74) Agents: **NEIFELD, Richard, A.** et al.; Neifeld IP Law, P.C., 4813-B Eisenhower Avenue, Alexandria, VA 22304 (US).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: ASSUMED DEMOGRAPHICS, PREDICTED BEHAVIOUR, AND TARGETED INCENTIVES



(57) Abstract: A system and method for anticipating consumer behavior and determining transaction incentives for influencing consumer behavior comprises a computer system and associated database for determining cross time correlations between transaction behavior, for applying the function derived from the correlations to consumer records to predict future consumer behavior, and for deciding on transaction incentives to offer the consumers based upon their predicted behavior.



Published:

— *without international search report and to be republished
upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.